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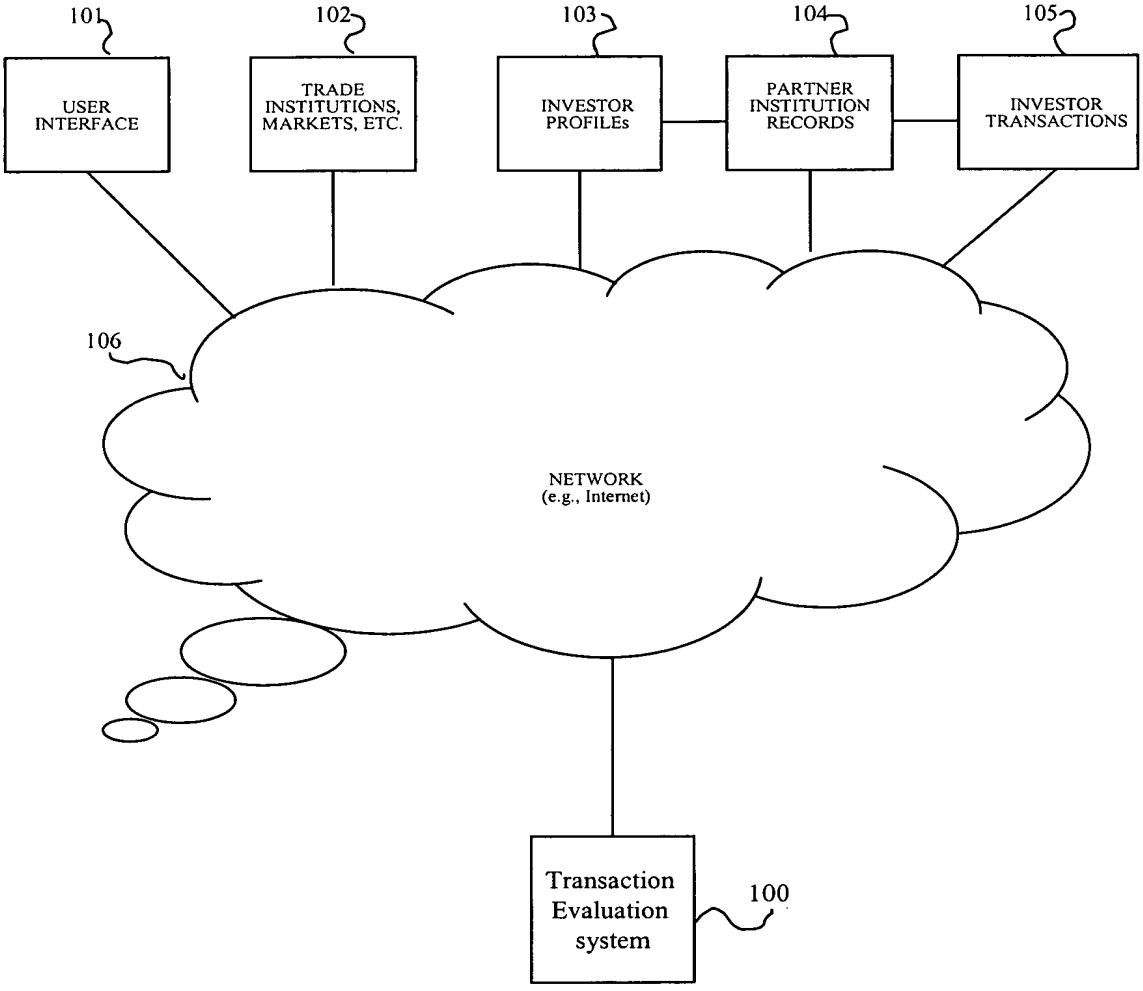
101
102
103
104
105
USER INTERFACE
TRADE INSTITUTIONS, MARKETS, ETC.
INVESTOR PROFILEs
PARTNER INSTITUTION RECORDS
INVESTOR TRANSACTIONS
106
NETWORK
(e.g., Internet)
Transaction Evaluation system
100

Fig. 1A

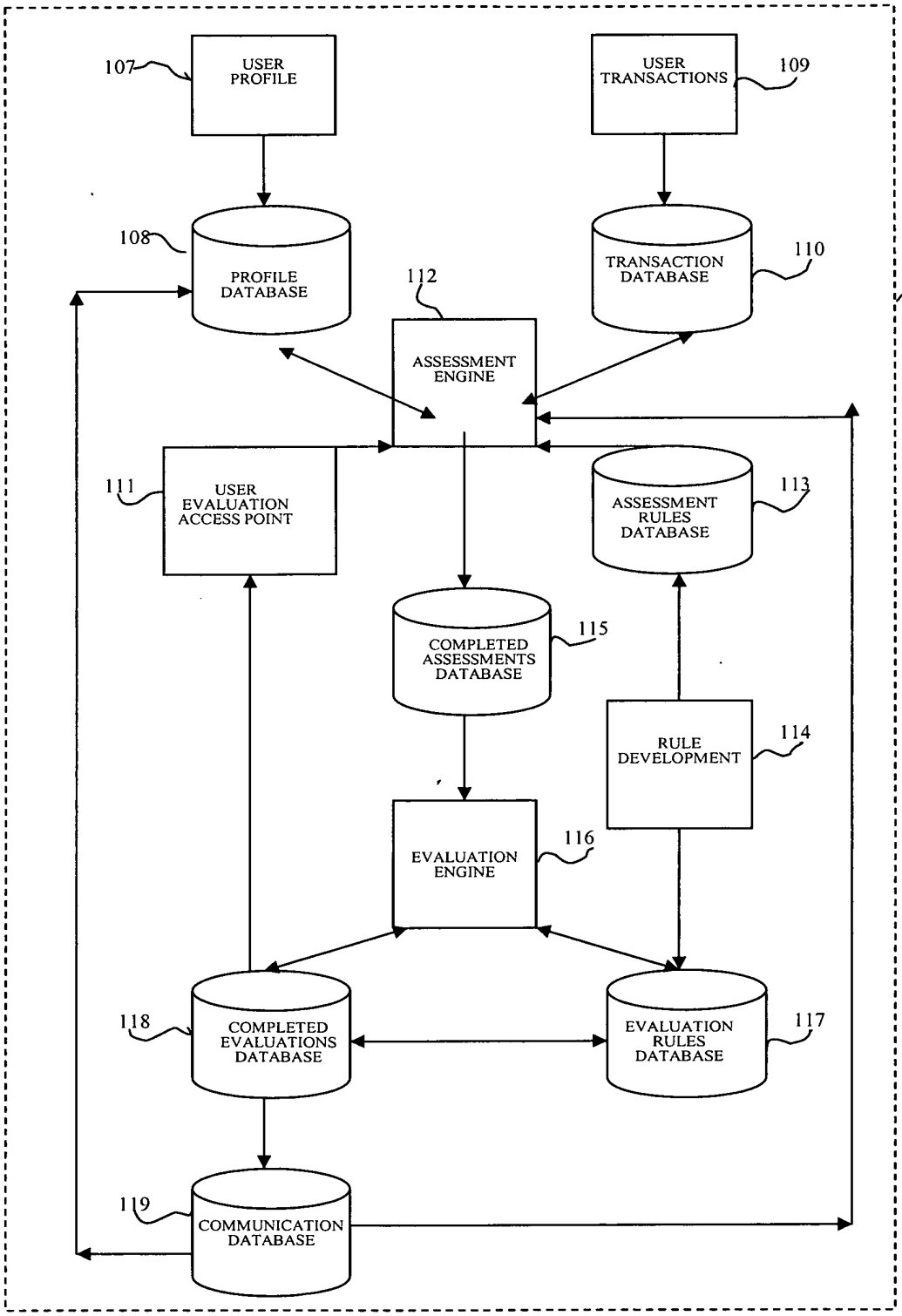
107
USER PROFILE
USER TRANSACTIONS
109
108
PROFILE DATABASE
TRANSACTION DATABASE
110
112
100
ASSESSMENT ENGINE
111
USER EVALUATION ACCESS POINT
ASSESSMENT RULES DATABASE
113
115
COMPLETED ASSESSMENTS DATABASE
RULE DEVELOPMENT
114
116
EVALUATION ENGINE
118
COMPLETED EVALUATIONS DATABASE
EVALUATION RULES DATABASE
117
119
COMMUNICATION DATABASE

Fig. 1B

User ID	Acct ID	Pass Word	Inv Instit	Inv ID	Inv Acct ID	Goals	Risk Level	Exp Level	Test 1 Score	Age	email	User Comp Score	Adv credit	Eval rqsts
123	001	blue	SSB	9123	2-178	Grow	H	M	94	45	x@yz.com	55	45	0
456	001	hi77	ML	465A	0012	Grow	M	H	-	25	1@za.com	84	147	0
789	001	42lo	BA	Y654	987J	Inc	L	L	33	70	A@b.com	2	14	0
789	002	42lo	-	-	-	G&I	M	L	33	70	u@pc.com	10	6	12
912	001	win9	-	-	-	Grow	M	L	55	35	T@nb.com	34	0	23

Figure 2

Trans ID	User ID	Acct ID	Object	Indstry	Action	Quant	Object Status	Date	Time	Tran Strngth	Open Y/N
001	123	001	AAA	Fin	Buy	100	12.55	030102	145523	2.5	N
002	456	001	BCD	Fin	Buy	10	28.00	030103	104634	0.6	Y
003	456	001	WMT	Retail	Buy	1000	45.25	030103	104645	95.9	Y
004	789	002	AAA	Fin	Short	500	20.10	030915	123556	20.1	Y
005	123	001	AAA	Fin	Sell	100	18.04	031014	93512	100.0	N

Figure 3

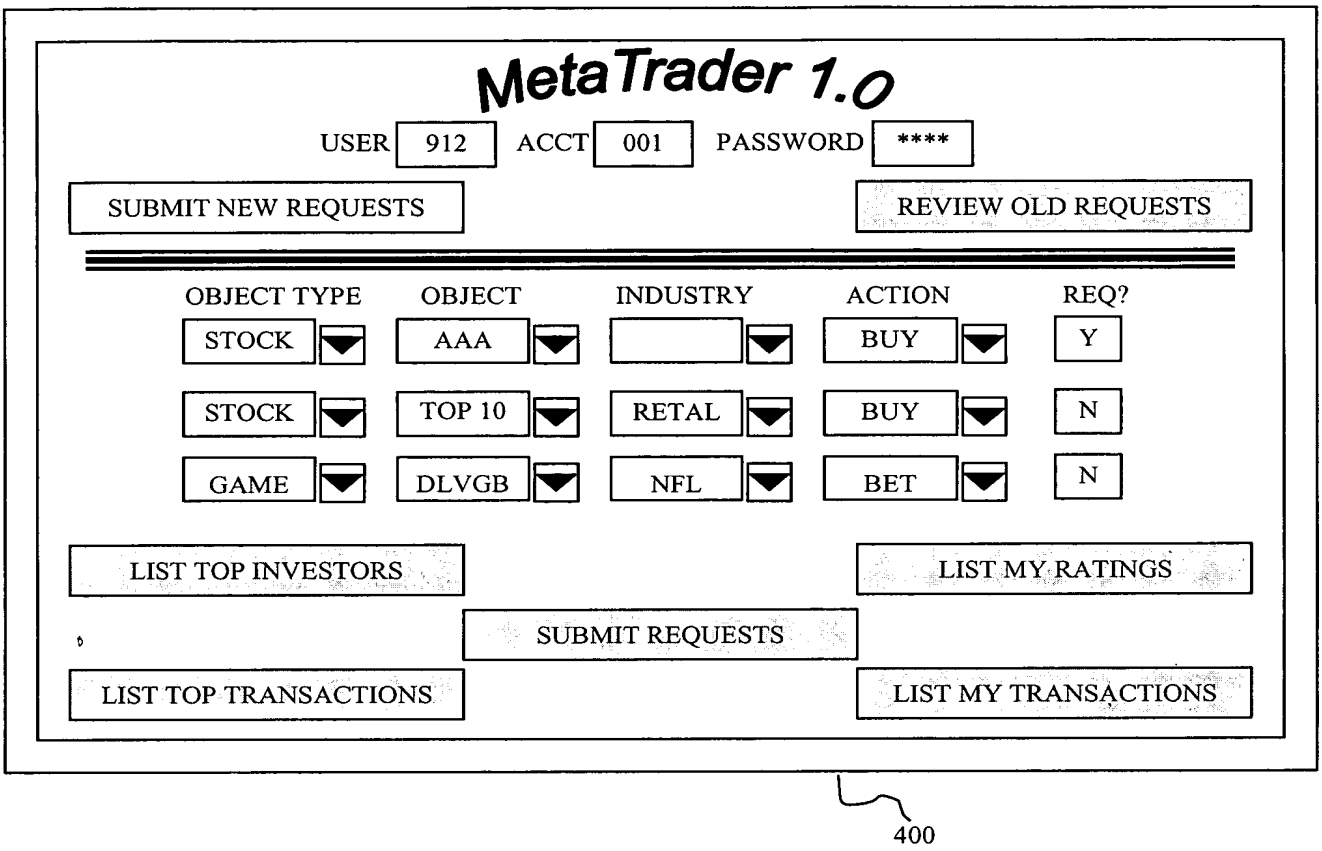
MetaTrader 1.0
USER 912
ACCT 001
PASSWORD ****
SUBMIT NEW REQUESTS
REVIEW OLD REQUESTS
OBJECT TYPE
OBJECT
INDUSTRY
ACTION
REQ?
STOCK
AAA
BUY
Y
STOCK
TOP 10
RETAL
BUY
N
GAME
DLVGB
NFL
BET
N
LIST TOP INVESTORS
LIST MY RATINGS
SUBMIT REQUESTS
LIST TOP TRANSACTIONS
LIST MY TRANSACTIONS
400

Figure 4

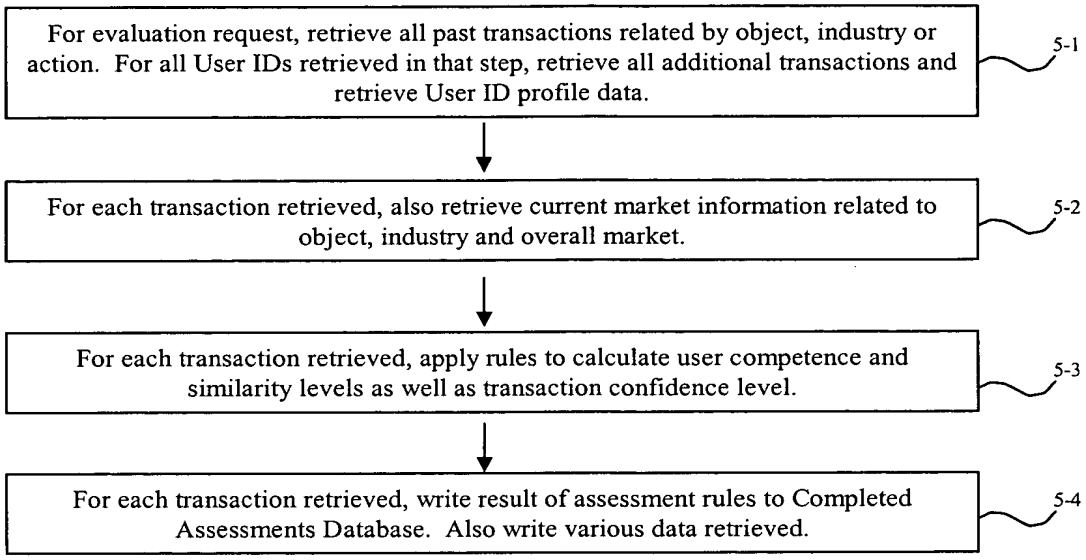
For evaluation request, retrieve all past transactions related by object, industry or action. For all User IDs retrieved in that step, retrieve all additional transactions and retrieve User ID profile data.
5-1
For each transaction retrieved, also retrieve current market information related to object, industry and overall market.
5-2
For each transaction retrieved, apply rules to calculate user competence and similarity levels as well as transaction confidence level.
5-3
For each transaction retrieved, write result of assessment rules to Completed Assessments Database. Also write various data retrieved.
5-4

Figure 5

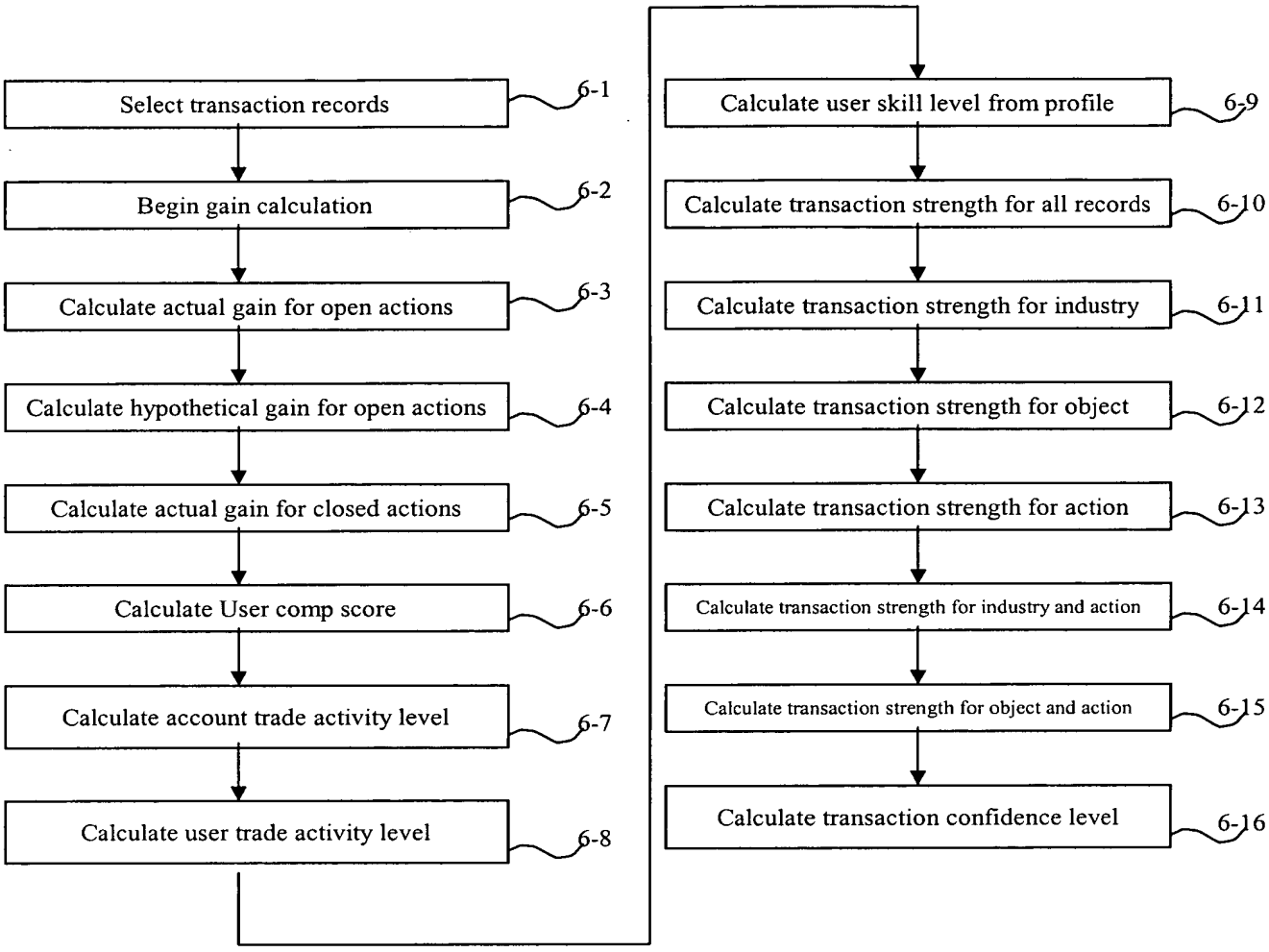
Select transaction records
6-1
Begin gain calculation
6-2
Calculate actual gain for open actions
6-3
Calculate hypothetical gain for open actions
6-4
Calculate actual gain for closed actions
6-5
Calculate User comp score
6-6
Calculate account trade activity level
6-7
Calculate user trade activity level
6-8
Calculate user skill level from profile
6-9
Calculate transaction strength for all records
6-10
Calculate transaction strength for industry
6-11
Calculate transaction strength for object
6-12
Calculate transaction strength for action
6-13
Calculate transaction strength for industry and action
6-14
Calculate transaction strength for object and action
6-15
Calculate transaction confidence level
6-16

Figure 6A

Rule ID	Rule Type	Rule Description	Rule Operation
001	SLCT	Select relevant records	Select all records in User Transaction Database with (1) same object or industry or transaction and (2) User ID not equal to User ID of evaluation request.
002	COMP	Calculate actual gain for open actions	If Trans ID is an "opening" transaction and is "closed" or "partially closed," find closing transaction and calculate actual gain or loss on closed portion, then calculate competence equal to result as a % of dollars at stake in "opening" transaction. Annualize figure.
003	COMP	Calculate hypothetical gain for open actions	If Trans ID is an "opening" transaction and is "open" or "partially closed," find object status quo and calculate current hypothetical gain or loss on open portion then calculate competence equal to result as a % of dollars at stake in "opening" transaction. Annualize figure.
004	COMP	Calculate actual gain for closed actions	If Trans ID is a "closing" transaction, find opening transaction and calculate actual gain or loss on closed portion, then calculate competence equal to result as a % of dollars at stake in "opening" transaction. Annualize figure.
005	COMP	Calculate User comp score	For each User ID and Acct ID with records selected, average above calculated COMP scores and write new value to User Profile Database.
006	SIML	Calculate account trade activity level	Read all Trans ID for this User ID and calculate mean and median duration of time object was held. (For transactions that remain "open," use current date as end date.) If mean and median are both < 10 days, calculate "SHORT TERM" trading level for User ID. If mean and median are both >100 days, calculate "LONG TERM" trading level. Otherwise calculate "AVERAGE TERM" trading level.
007	SIML	Calculate user trade activity level	If more than one account for this User ID, repeat Rule ID 006 for SIML to calculate trading level for Acct ID for User ID. If all trading level calculations are similar, that is trading level for transaction. If all are not similar, determine mode. Trading level for transaction will be more aggressive of User ID mode trading level or User ID and Account ID trading level.
008	SIML	Calculate user skill level from profile	Read User profile for User ID for this Trans ID. If average test scores >80 and Latest Comp Score > 15, calculate "EXPERT" skill level. If average test scores are <40 or if average test scores are <60 and stated experience is "LOW" or if Latest Comp Score < 0, calculate "BEGINNER" skill level. Otherwise calculate "MODERATE" skill level.
009	CONF	Calculate transaction strength for all records	Read all other Trans ID for this User ID and rank order Transaction Strength values from low to high. If Trans Strength for this Trans ID is in lowest decile, calculate a value of 1, and so on to 10 to calculate overall user confidence.
010	CONF	Calculate transaction strength for industry	Read all other Trans ID with same Industry for this User ID and rank order Transaction Strength values from low to high. If Trans Strength for this Trans ID is in lowest decile, calculate a value of 1, and so on to 10 to calculate user industry confidence.
011	CONF	Calculate transaction strength for object	Read all other Trans ID with same Object for this User ID and rank order Transaction Strength values from low to high. If Trans Strength for this Trans ID is in lowest decile, calculate a value of 1, and so on to 10 to calculate user equity confidence.
012	CONF	Calculate transaction strength for action	Read all other Trans ID with same Action for this User ID and rank order Transaction Strength values from low to high. If Trans Strength for this Trans ID is in lowest decile, calculate a value of 1, and so on to 10 to calculate overall user action confidence.
013	CONF	Calculate transaction strength for industry and action	Read all other Trans ID with same Industry and Action for this User ID and rank order Transaction Strength values from low to high. If Trans Strength for this Trans ID is in lowest decile, calculate a value of 1, and so on to 10 to calculate user industry action confidence.
014	CONF	Calculate transaction strength for object and action	Read all other Trans ID with same Object and Action for this User ID and rank order Transaction Strength values from low to high. If Trans Strength for this Trans ID is in lowest decile, calculate a value of 1, and so on to 10 to calculate user equity action confidence.
015	CONF	Calculate transaction confidence level	Average all resulting confidence values to calculate transaction confidence level, giving double weight to values for the same Acct ID for this User ID.

Figure 6B

Trans ID	Trans Date	Trans Time	User ID	Acct ID	Goals	Obj Y/N	Ind Y/N	Act	Open Y/N	Trade Level	User Comp Score	Tran Comp	Conf	Ass Used
001	030102	145523	123	001	Grow	Y	Y	Buy	N	LONG	55	+70.1	8	Y
002	030103	104634	456	001	Grow	N	Y	Buy	Y	LONG	84	+14.6	1	Y
003	030103	104645	456	001	Grow	N	N	Buy	Y	LONG	2	-27,3	10	Y
004	030915	123556	789	002	G&I	Y	Y	Short	Y	SHRT	10	+13.3	5	Y
005	031014	93512	123	001	Grow	Y	Y	Sell	N	LONG	34	+70.1	10	Y

Figure 7

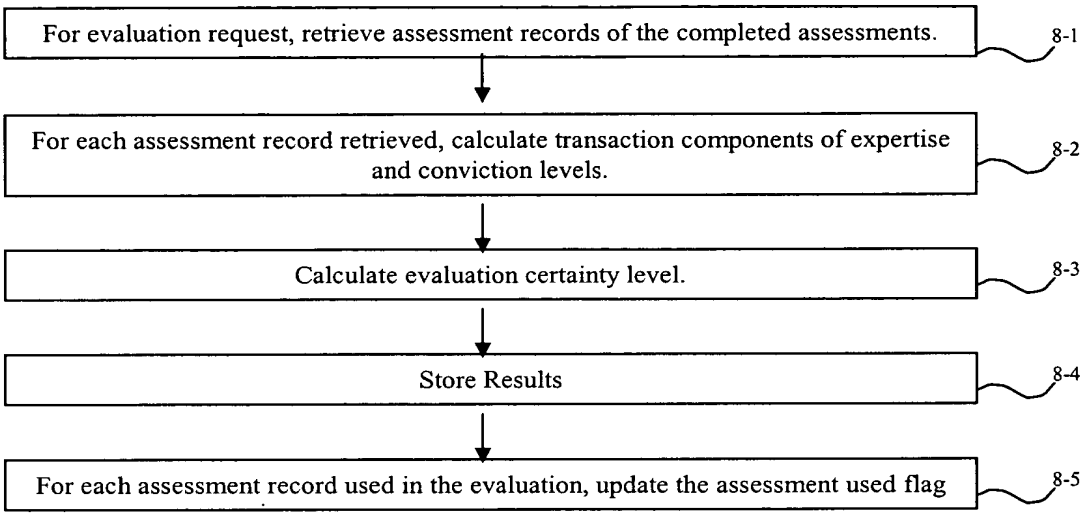
For evaluation request, retrieve assessment records of the completed assessments.
8-1
For each assessment record retrieved, calculate transaction components of expertise and conviction levels.
8-2
Calculate evaluation certainty level.
8-3
Store Results
8-4
For each assessment record used in the evaluation, update the assessment used flag
8-5

Figure 8

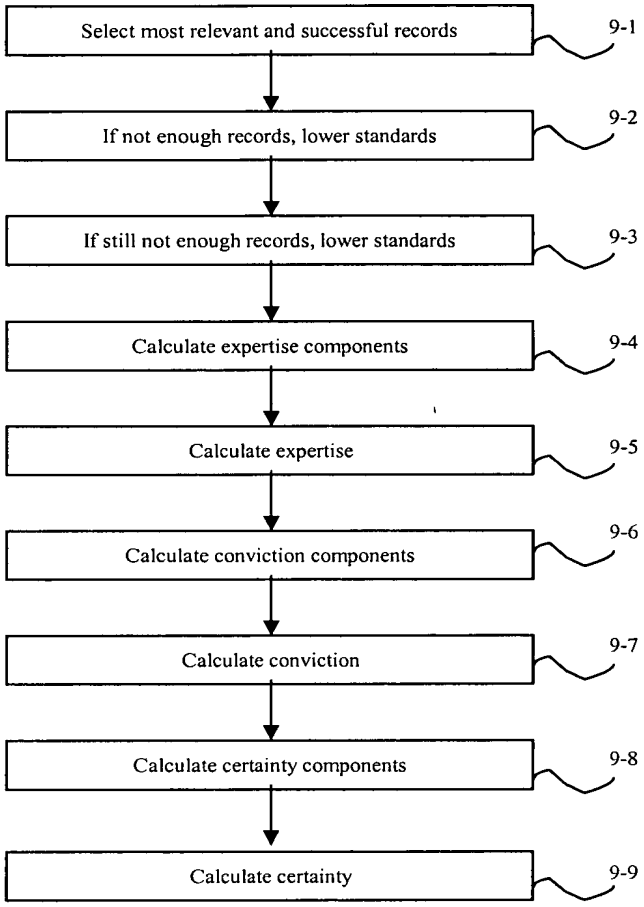
Select most relevant and successful records
9-1
If not enough records, lower standards
9-2
If still not enough records, lower standards
9-3
Calculate expertise components
9-4
Calculate expertise
9-5
Calculate conviction components
9-6
Calculate conviction
9-7
Calculate certainty components
9-8
Calculate certainty
9-9

Figure 9A

Rule ID	Rule Type	Rule Description	Rule Operation
001	SLCT	Select most relevant and successful records	Select all records in Completed Assessments Database with (1) same object (if object specified in request) or same industry (if only industry specified in request) as evaluation request and (2) user competence > 25 and confidence >7 and (3) user goals from transaction are the same as user goals from the evaluation request and (4) transaction date < 2 years old and (5) action is same or opposite of evaluation request and (6) action is open. If number of records selected >1000, go to rule 004. If not, go to rule 002.
002	SLCT	If not enough records, lower standards	Select additional records in Completed Assessments Database with (1) same object (if object specified in request) or same industry (if only industry specified in request) as evaluation request and (2)user competence > 10 and confidence >6 and (3) action is same or opposite of evaluation request and (4) action is open. If number of records selected >1000 or if evaluation is not for a specific object, go to rule 004. If < 1000 and if evaluation is for object, go to rule 003.
003	SLCT	If still not enough records, lower standards	Repeat rule 001 and then 002 (if needed), selecting records for the industry associated with the object.
004	EXPT	Calculate expertise components	Add user competence value to the transaction competence rating to calculate the transaction component of the evaluation expertise rating, using maximum value of 1000, then divide by 10. If record was selected during rule 003, reduce value by 50%. If transaction date is > 1 year old, reduce value by 10%.
005	EXPT	Calculate expertise	Sum all values and divide by the number of records to calculate the overall evaluation expertise rating.
006	CONV	Calculate conviction components	For each selected record, assign values to the trade level according to Long = 8, Medium = 5 and Short = 1. Add this value to the transaction confidence rating to calculate the transaction component of the evaluation conviction rating. If transaction date is < 1 month old, reduce value by 10%. If action is opposite of evaluation request, multiply by -1.
007	CONV	Calculate conviction	Sum all values and divide by the number of records to calculate the overall evaluation conviction rating.
008	CERT	Calculate certainty components	For each selected record, multiply the transaction component of the evaluation expertise rating by the transaction component of the evaluation conviction rating. Sum all values and divide by the number of records to calculate the initial overall evaluation certainty rating. Also calculate and compare the mean and the median.
009	CERT	Calculate certainty	Calculate the final evaluation certainty rating by adjusting the initial rating according to four criteria. (1) If rule 002 was consulted, subtract 5%. (2) If rule 003 was consulted, subtract 5%. (3) If the final number of records used was < 1000, subtract 10%. (4) If in rule 008 the mean > median, subtract the % of the median by which the mean was greater, but if mean < median, then add the % of the median by which the mean was less.

Figure 9B

Eval ID	Eval Date	Eval Time	User ID	Acct ID	Object	Action	Status	Eval Expt	Eval Conv	Eval Cert	Eval Sent	Eval Rvwd	Eval Used
001	030102	145523	123	001	AAA	BUY	14.00	26.3	12.1	157	Y	N	N
002													
003													

Figure 10

Comm ID	Comm Type	Eval ID	Content	User ID	Acct ID	Date	Time
001	EVAL	001	Eval	912	001	031215	145538
002	ALRT	001	Low	912	001	031215	145538
003	ALRT	001	Other	912	001	031215	145538
004							

Figure 11

Inventor: F. Lortscher
Docket No: 3029-101
Filing Date: January 23, 2004
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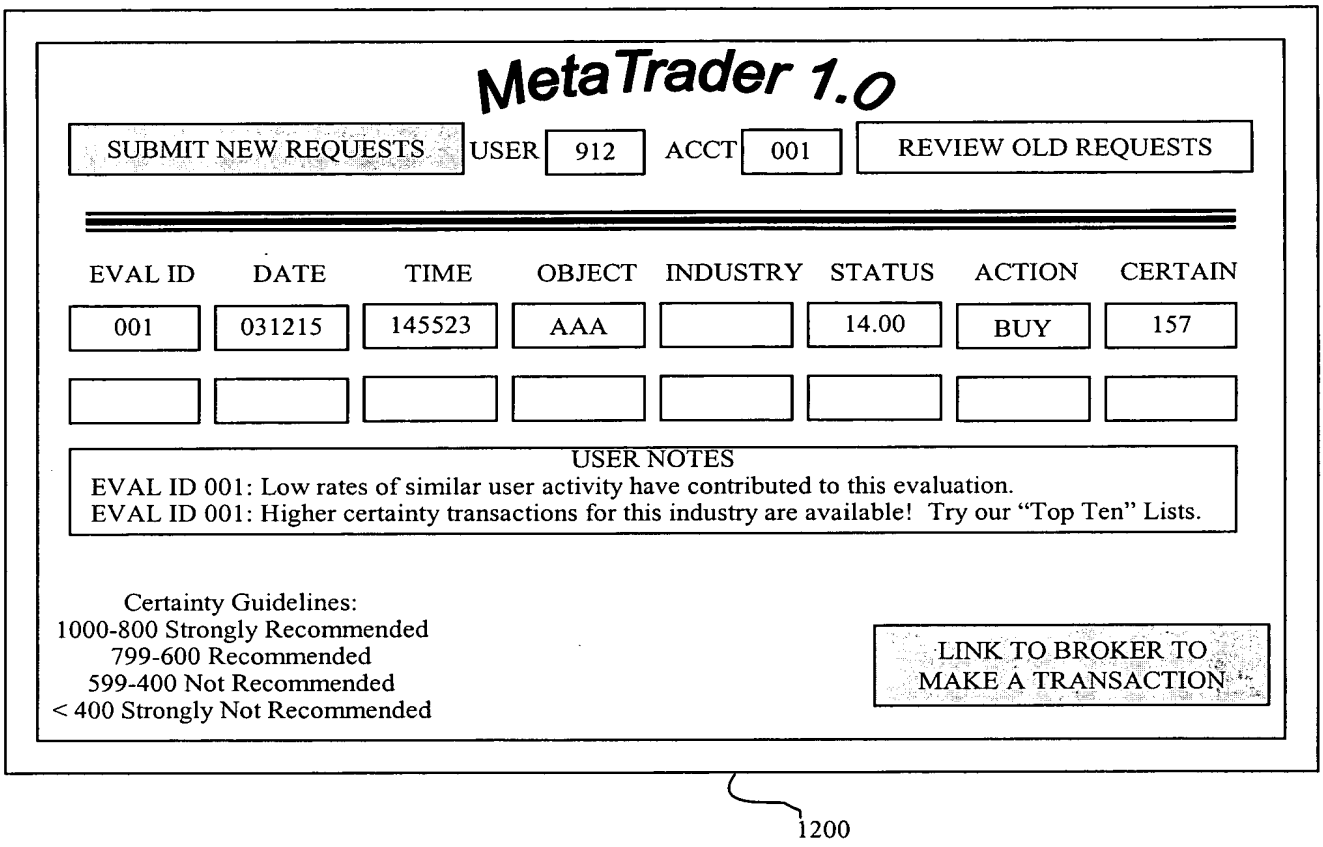
MetaTrader 1.0
SUBMIT NEW REQUESTS
USER
912
ACCT
001
REVIEW OLD REQUESTS
EVAL ID
DATE
TIME
OBJECT
INDUSTRY
STATUS
ACTION
CERTAIN
001
031215
145523
AAA
14.00
BUY
157
USER NOTES
EVAL ID 001: Low rates of similar user activity have contributed to this evaluation.
EVAL ID 001: Higher certainty transactions for this industry are available! Try our "Top Ten" Lists.
Certainty Guidelines:
1000-800 Strongly Recommended
799-600 Recommended
599-400 Not Recommended
< 400 Strongly Not Recommended
LINK TO BROKER TO MAKE A TRANSACTION
1200

Figure 12

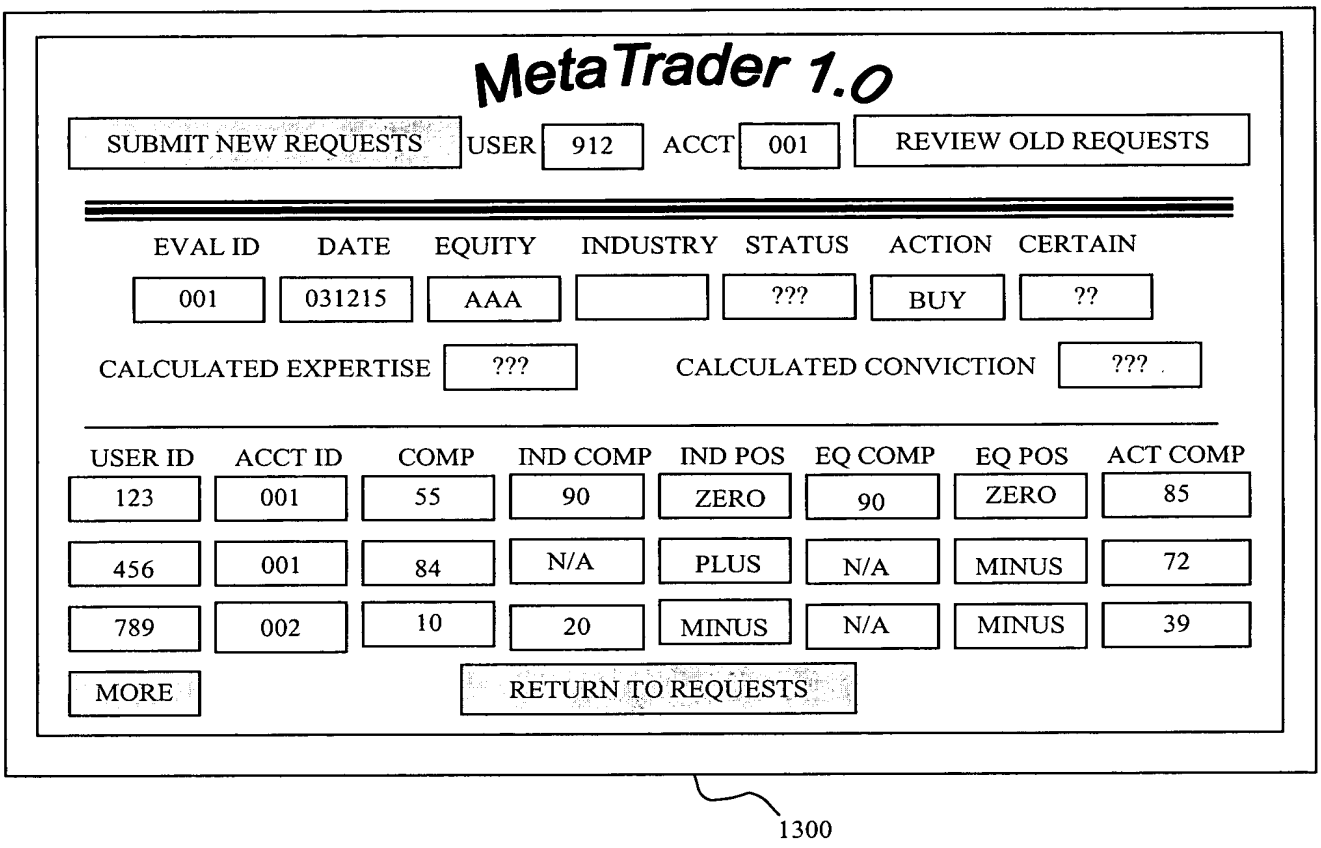
MetaTrader 1.0
SUBMIT NEW REQUESTS
USER 912
ACCT 001
REVIEW OLD REQUESTS
EVAL ID
DATE
EQUITY
INDUSTRY
STATUS
ACTION
CERTAIN
001
031215
AAA
???
BUY
??
CALCULATED EXPERTISE ???
CALCULATED CONVICTION ???
USER ID
ACCT ID
COMP
IND COMP
IND POS
EQ COMP
EQ POS
ACT COMP
123
001
55
90
ZERO
90
ZERO
85
456
001
84
N/A
PLUS
N/A
MINUS
72
789
002
10
20
MINUS
N/A
MINUS
39
MORE
RETURN TO REQUESTS
1300

Figure 13

Object ID	Object Type	Common Name	Characteristic 1	Characteristic 2	Characteristic 3	Characteristic 4
123	Stock	AAA	Mid Cap	Finance		
456	Stock	BFG	Large Cap	Retail		
789	Gaming	Packers at Bears 12-10-04	Professional	Football	Playoffs	National Conference
321	Venture Capital	Sam's Start Up	Technology	Software	First Round Funding	

1400

Figure 14

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